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June 30, 2008

James Z. Margolis, Esq.
405 14th Street, Suite 1010
Oakland, CA 94612

RE: Williams v. Transunion, et al.

Dear Mr. Margolis:

As you may recall, I represent Pinnacle Credit Services, LLC, in this litigation. It was a pleasure meeting you on Friday at the court hearing.

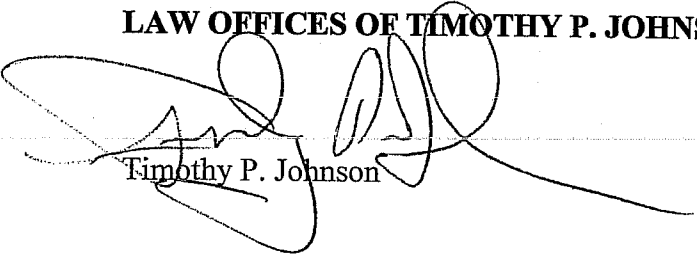
Mr. Williams recently served discovery responses on me. I did not believe that the bulk of the responses which consisted mainly of objections and references to unattached documents were appropriate and I wrote Mr. Williams on June 25 to advise him of that and to attempt to meet and confer with him. He responded by letter dated June 26. I have enclosed a copy of both of those letters.

Mr. Williams' response to my attempt to meet and confer with him was inadequate, however, I will attribute that to his lack of understanding of the purpose of my letter to him and his lack of legal training. I would appreciate your reviewing my letter and providing me with your comments regarding supplemental responses.

Thank you for your attention to this matter.

Very truly yours,

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Timothy P. Johnson

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